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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No. 09/717,700 Inventor(s): Minot et al.
Filed: 20 NOV 2000 Attorney Docket No.: 0326-138A
[009974-34-5053-US]
Customer No. 09629 Confirmation No.: 8486
Title: METHODS, APPARATUS AND ARTICLES OF MANUFACTURE FOR
MARKETING MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB
Art Unit: 3624
Examiner: Akers, Geoffrey R.

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED DECEMBER 10, 2003

Sir:

In response to the Office Action mailed December 10, 2003, the following
amendments and remarks are respectfully submitted.

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MAR 16 2004
GROUP 3600